



Attorney Docket No.: 52493.0000104

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JOINT DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

As the below named inventors, we hereby declare that:

Our residences, mailing addresses, and citizenships are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND PROCESS FOR SECURITIZING REVERSE MORTGAGE LOANS**, the specification of which

[] is attached hereto.

[X] was filed on September 12, 2001 as Application Serial Number 09/950,009 and was amended on _____ (if applicable)

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose all information known to us to be material to the patentability of this application, as defined in 37 C.F.R. § 1.56.

We acknowledge the duty to disclose to the Office all information known to us to be material to patentability as defined in § 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes [] No []
				Yes [] No []

Prior United States Provisional Application(s)

We hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below

Application Serial Number	Date of Filing (day, month, year)
60/231,554	September 11, 2000

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we

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acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Thomas J. Scott, Jr., Registration No. 27,836; Jennifer A. Albert, Registration No. 32,012; Stanislaus Aksman, Registration No. 28,562; Christopher C. Campbell, Registration No. 37,291; Charles F. Hollis, Registration No. 40,650; Brian M. Buroker, Registration No. 39,125; Jonathan D. Link, Registration No. 41,548; Kevin T. Duncan, Registration No. 41,495; Scott D. Balderston, Registration No. 35,436; Yisun Song, Registration No. 44,487; Steven T. Schreiner, Registration No. 43,097; Kerry H. Owens, Registration No. 37,412; Devin S. Morgan, Registration No. 45,562; Thomas E. Anderson, Registration No. 37,063; David E. Baker, Registration No. 42,285; Carl L. Benson, Registration No. 38,378; Robin C. Clark, Registration No. 40,956; Patrick A. Doody, Registration No. 35,022; David D'Zurilla, Registration No. 36,776; Ozzie A. Farres, Registration No. 43,606; Nancy Flint, Registration No., 46,704; Christopher J. Forstner, Registration No. 46,049; Nancy J. Jensen, Registration No. 45,913; Herbert V. Kerner, Registration No. 42,721; J. Michael Martinez, Registration No. 31,178; David H. Milligan, Registration No. 42,893; James R. Miner, Registration No. 40,444; Andrew J. Ririe, Registration No. 45,597; Robert M. Schulman, Registration No. 31,196; Stuart I. Smith, Registration No. 42,159; Samson Vermont, Registration No. 42,202; Tyler Maddry, Registration No. 30,074; Scott F. Yarnell, Registration No. 45,245; Ronald E. Myrick, Reg. No. 26315; Henry J. Policinski, Reg. No. 26621; and Jay L. Chaskin, Reg. No. 24030,

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature Shekar G. T

Date 1/16/02

Full Name of First Inventor	JANNAH	Shekar	Second Given Name
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